

**CHRIS CLARK, LCSW, PIP  
1802 34TH STREET  
HALEYVILLE, ALABAMA 35565  
(205) 485-7594**

**JUNE 9, 2003**

**DEAR COMMISSIONER OF SOCIAL SECURITY,**

**I AM DISABLED. I HAVE SCHIZOAFFECTIVE DISORDER. I WAS ALSO SEVERELY INJURED AS A PASSENGER IN A HEAD-ON-COLLISION SIX YEARS AGO FROM WHICH I STILL NEED SURGERIES AND MEDICAL CARE. BEFORE THE ACCIDENT, I WAS DIRECTOR OF A SCHOOL FOR EMOTIONALLY DISTURBED CHILDREN, AND I WAS WORKING ON A PH.D. IN SOCIOLOGY.**

**IN MY TWENTIES, EVEN THOUGH IT MEANT TWO STAYS IN A STATE PSYCHIATRIC FACILITY AND A NUMBER OF PRIVATE HOSPITALIZATIONS, I WORKED MY OWN WAY THROUGH COLLEGE AND GRADUATE SCHOOL. (I WAS NOT AWARE OF VOC. REHAB.!)**

**JUST RECENTLY, I HAVE EARNED THE HIGHEST LEVELS OF LICENSURE MY STATE OFFERS: THE LCSW AND PRIVATE INDEPENDENT PRACTITIONER.**

**I CANNOT GET PRIVATE MEDICAL INSURANCE BECAUSE OF MY PSYCHIATRIC AND MEDICAL STATUS. I CANNOT WORK FULL-TIME FOR A CORPORATION BECAUSE OF THE EFFECTS OF STRESS TO MY ILLNESS. MY DOCTORS SUGGESTED LIMITED PRIVATE PRACTICE. IF I COULD KEEP (EVEN PAY FOR) MEDICARE BENEFITS, I COULD POSSIBLY ONE DAY NO LONGER NEED DISABILITY COMPENSATION. I COULD BE A REGULAR WAGE EARNER WITH SPECIAL CIRCUMSTANCES. I MUST HAVE INSURANCE COVERAGE!**

**WHY CAN'T A DISABLED INDIVIDUAL WORK AND KEEP MEDICARE BENEFITS IF THEY CAN SHOW THAT THERE IS NO OTHER ALTERNATIVE FOR COVERAGE AND THAT**

COVERAGE IS MEDICALLY/PSYCHIATRICALY ESSENTIAL TO THEIR ABILITY TO REMAIN SELF-SUFFICIENT.

I AM TOLD THAT I WILL ALWAYS BE DISABLED. I HAVE BEEN MENTALLY ILL SINCE I WAS FOUR YEARS OLD. WHY DO I HAVE TO LIVE ON APPROXIMATELY \$700 A MONTH FOR THE REST OF MY LIFE BECAUSE I CAN'T SURVIVE WITHOUT INSURANCE? EVEN WITH MEDICARE, I PAY ON OVER THIRTEEN MEDICAL BILLS A MONTH NOT INCLUDING MEDICINE. (THANK GOD FOR MY PSYCHIATRIST - HE SUPPLIES MY GEODON AND EFFEXOR FROM SAMPLES AND HAS NEVER CHARGED ME FOR COMPENSATION BEYOND MEDICARE REIMBURSEMENT. HE AND GOD ARE THE REASON I HAVE GOTTEN AS FAR AS I HAVE. HE IS A BRILLIANT PSYCHIATRIST. DR. BRUCE ATKINS, TUSCALOOSA, AL.)

MY LAST SURGERY WAS ALMOST \$30,000. I PERIODICALLY NEED PSYCHIATRIC HOSPITALIZATION. IF I LOSE MY MEDICARE, I WOULD BE SENT TO A STATE FACILITY FOR A MINIMUM OF TWO WEEKS TO THREE MONTHS INSTEAD OF THE THREE DAYS THAT IT TYPICALLY TAKES FOR MY PRIVATE DOCTOR TO STABILIZE ME ON A PRIVATE PSYCH UNIT. A STAY IN A STATE PSYCHIATRIC FACILITY WOULD MEAN THE LOSS OF CUSTODY OF MY TWO CHILDREN.

I AM AFRAID TO ADVERTISE MY PRACTICE OR SUBMIT FOR INDUSTRY CONTRACTS FOR FEAR OF MAKING TOO MUCH MONEY AND LOSING MY INSURANCE.

I APPLIED FOR ELEVEN CORPORATE JOBS LAST YEAR. NO ONE WANTED TO HIRE A MENTALLY ILL SOCIAL WORKER WHO NEEDED TWO HOURS REST TIME EACH DAY AND SEVERAL DAYS OFF A MONTH FOR PSYCHIATRIC AND MEDICAL APPOINTMENTS.

I HAVE WORKED SO HARD TO GET TO THIS PLACE, AND YET WHAT SAVED MY LIFE (DISABILITY COMPENSATION) IS NOW A NOOSE AROUND MY NECK BECAUSE THERE IS NO FLEXIBILITY FOR INSURANCE COVERAGE!

CAN YOU OFFER ANY IDEAS OR HELP? I AM SO GRATEFUL FOR MY BENEFITS. I BEGAN WORKING IN HIGH SCHOOL. I WOULD LIKE TO EARN MY OWN WAY AGAIN AS MUCH AS POSSIBLE. IS THERE ANY HOPE FOR MY SITUATION?

THANK YOU FOR YOUR CONSIDERATION.

A handwritten signature in dark ink, appearing to read "Chris Clark", with a stylized flourish at the end.

CHRIS CLARK, LCSW